

MEMORANDUM

To: Agency Finance Directors

From: Treasury Management - Office of State Treasurer

Subject: 2026 State of South Carolina Holidays vs. Federal/Banking Holidays

Date: November 21, 2025

As we approach the 2026 calendar year, please be reminded that there will be days when both the State of South Carolina and federal banks (including the Federal Reserve) observe holidays. Please note that some holidays may be observed by the state but not recognized at the federal level. Below is a comparison of the **2026 State of South Carolina Holidays** and **Federal/Banking Holidays**.

**Reminders:**

- **No Wire Transfers or ACH Files** will be processed when banks and the Federal Reserve are closed. Please remember that if a holiday falls on a Monday, ACH payments will be delayed by one business day due to the closure of the Federal Reserve and most banking institutions.
- **Accounts Payable Adjustments:** Agencies are encouraged to review payment schedules and make necessary adjustments well in advance, especially when South Carolina State offices are closed, but banks remain open. For instance, check pull requests should be planned please by contacting: [Checkpull@sto.sc.gov](mailto:Checkpull@sto.sc.gov).

Thank you for your attention to this matter.

Below is a comparison of the **2026 State of South Carolina Holidays and Federal/Banking Holidays** to help guide your planning:

2026		Holidays recognized by Wells Fargo*	Holidays recognized by South Carolina
New Year's Day	Thursday, January 1	X	X
Birthday of Martin Luther King, Jr.	Monday, January 19	X	X
President's Day	Monday, February 16	X	X
Confederate Memorial Day	<b>Monday, May 11</b>		<b>X</b>
Memorial Day	Monday, May 25	X	X
Juneteenth	<b>Thursday, June 19</b>	<b>X</b>	
Observed for Independence Day	Friday, July 3		<b>X</b>
Labor Day	Monday, September 7	X	X
Columbus Day	<b>Monday, October 12</b>	<b>X</b>	
Veterans Day	Wednesday, November 11	X	X
Thanksgiving Day	Thursday, November 26	X	X
Day after Thanksgiving Day	<b>Friday, November 27</b>		<b>X</b>
Christmas Eve	<b>Thursday, December 24</b>		<b>X</b>
Christmas Day	Friday, December 25	X	X
Day after Christmas	<b>Monday, December 28</b>		<b>X</b>

\*Reminder: No Wire Transfers OR ACH files will process when Banks and Federal Reserve are closed.